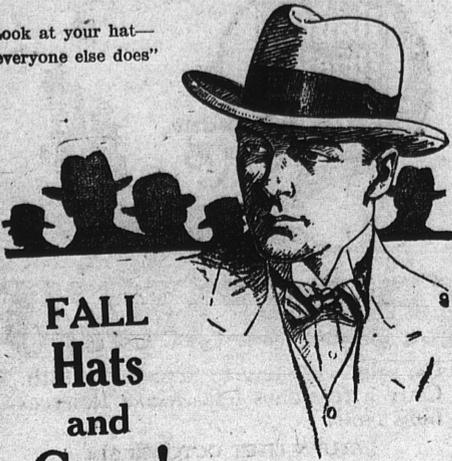


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If you drop a dish cloth, company won't come, save as a matter of coincidence. Popular superstitions like this are losing ground; the superstition that there is something mysterious, better about "eastern" motor lubricants, merely because they cost more and are made in the east.

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Lubricating qualities have never been more carefully or successfully preserved than by the processes used at Standard Oil Company refineries for the refining of Zerolene—the Zerolene high-vacuum process, the Zerolene process of filtration through 40 tons of Florida Fuller's Earth, the refineries' 15 positive checks for quality!

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Insist on Zerolene—even if it does cost less

STANDARD OIL COMPANY
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Carl Hyde Tells Secretaries Responsibilities of Cities to Their Chambers of Commerce

(The following is an address made by Carl L. Hyde before a meeting of the Association of Commercial Secretaries of Southern California, and the subject of "The City's Financial Responsibility to the Chamber of Commerce."—Editor.)

The following few remarks on this subject are directed to its application in the City of Torrance. Primarily we must consider the status of the individual municipality concerned; that is, are we going to obtain the proposed allocated sum from what is ordinarily termed the "general fund," from which state statute permits only a 5 per cent distribution, or has the city provided a special percentage added to the municipal tax rate, thus providing a greater fund?

Usually the condition will be found more liberal where the people have consciously ratified a definite promotional work. The latter condition did not prevail in Torrance, however, and our Board of Directors were therefore more than certain to know exactly how much money was wanted, exactly what it was desired for, and what conservative, and reasonable return could be expected from its use.

Our petition to the City Trustees was not merely a highly colored verbal barrage, but was accompanied with a very comprehensive analysis of the plan, illustrated with practical examples on a mathematical scale. I am happy to state that our presentation was entirely satisfactory and at the following meeting of the City Trustees they allocated the sum which had been requested.

It is quite obvious that the subject is a big order and cannot be done any reasonable justice in the allocated time of six minutes. However, I will endeavor to give a few highlights or cases where they have actually developed in Torrance. The purpose for which this money was acquired was to obtain a very comprehensive civic and industrial survey. Let us state right here that I do not mean simply a directory of statistics, building permits, bank clearings, postoffice data, and the general summary of ordinary literature information, but an honest-to-goodness engineering research, analysis and co-ordination of all existing and potential factors which vitally concern the industrial executive. There is hardly any term more commonly abused today than the expression "industrial survey." In order to obtain such a report we contracted for the services of a highly reputable concern, specializing in this field. Through the instrumentality of our survey,

coupled with personal contact and its application, we have succeeded in landing two quite formidable industries which are bringing an initial payroll of 350 employees. The actual capital investment of these two concerns in land, buildings and equipment totals \$225,000.

Here Are Benefits

Now let us analyze how these industries benefit the community. First, the assessed valuation on the basis of 50 percent of the real value gives us a factor of \$112,500 upon which our multiple tax rate at 98¢ per \$100 becomes a multiple rate, therefore the sum of \$1102.50 is returned directly to the city treasury, from which our special fund was derived.

Second, now for a reasonable calculation of the payroll reflection. Let us assume that not more than 100 of these 350 will ever live in Torrance, and that only one-half of that number will acquire their own homes there. Let us be ultra-conservative and place the average value of the homes they would build at \$2500. Multiplying this sum by our 50 men, therefore, gives us a building permit value of \$125,000. Our municipal tax rate again becomes operative on this increased valuation, and the city collects the neat sum allocated for our use, the like amount.

Now, there is, of course, a more or less intangible benefit which accrues to the community and consequently through the city treasury, and that is the effect which these additional values have in the relative enhancement of surrounding values; however, we will not take them into consideration.

We will now consider the further payroll reflection in the community. In this connection we shall consider only those employees who we have assumed become permanent residents. The surrounding sections, therefore, will be the beneficiaries of the balance. The number which we have to consider is 50. It is entirely conservative to assume an average income of \$2800 per man, and we thus obtain a total of \$140,000 per annum. Now, in order to reasonably approximate the distribution of this sum, let us take some recognized authority on the subject and proceed.

Some Significant Figures

Dr. Jessica B. Peixotto, professor of social economics, University of California, gives the following consistent ratios, which will be found very characteristic of the average household budget:

The sum which we are considering is \$90,000. Thirty-three percent, or \$29,700, will go to maintenance; 32 percent, or \$28,800, will go for food; 10 percent, or \$9,000, will go for clothing; 12 percent, or \$10,800, would represent investment; 4 percent, or \$3,600, for health; 5 percent, or \$4,500, for recreation; bringing up the total of \$90,000. From this distribution it will readily be seen that the butcher, the baker and the candlestick maker have all been beneficiaries of the operation under discussion. There is also the incalculable value in the addition of the 50 families brought by these employees into the life of the community.

Now, I have said quite a good deal about the operation of this money which we obtained from the City of Torrance, that might be thought to be away from the main subject, but right here is where I firmly believe our logical avenue of approach lies; that is, we have got to possess a reasonable plan of operation which indicates sound business sense, in order that we may obtain the necessary action on the part of the city administration, whose confidence and action we must acquire in order to obtain the golden lucre, the taxpayers' money. This outline which I have submitted was the initial introduction to our plans, but on a considerably smaller scale than it has actually demonstrated itself, much to our satisfaction and pleasure.

As to Local Taxes

At this time I would like to speak of the per capita tax ratio which we found actually made up the \$4500 sum thus obtained. The total tax money accruing to Torrance through general property sources was \$119,202.54 on the municipal rate of only 98¢; thus the per capita ratio on the basis of each \$100 assessed valuation computed for this sum was 4¢. In other words, a person owning a

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Improvements on Popular Model Make It Especially Popular

The Chevrolet Motor Company now has in production a larger and greatly improved Utility Express, one-ton chassis which sells at the same price as the former chassis.

Besides an increase in length, strength and weight, the new truck has undergone a radical change in the height of the frame from the ground. The frame, which formerly was 28 inches in height, has been lowered to 24 9/16 inches. This change affords maximum convenience for loading.

The wheel-base has been lengthened from 120 inches to 124 inches and the over-all length of the chassis from 172 inches to 177 inches. The frame is made of 6-inch instead of 5-inch channel steel. The weight of the new chassis is 2030 pounds, against 1950 pounds, the weight of the former model.

Only one or two minor changes have been made in the power plant. The rear axle has been redesigned and strengthened. It is of the semi-floating type with pressed steel housing and a large rear cover which makes the unit extremely accessible for inspection.

The differential carrier is in unit with the third member assembly. The front springs now are semi-elliptic instead of quarter-elliptic and the rear semi-elliptics have been lengthened from 42.25 inches to 45 inches.

The steering wheel is the semi-reversible full worm type mounted on a bracket riveted to the frame.

AI brakes now have centering and equalizing devices and the rear wheels carry heavy-duty 30 by 5-inch tires as standard equipment.

business worth \$20,000 and assessed at approximately ten thousand will be found to have contributed \$4 through this medium. The average citizen, with a property value of \$5000, assessed at half that amount, contributed \$1.

Most of us fellows have sufficient imaginative powers to turn this factor or ratio over in our minds and apply any multiple application of it mentally, and thus conclude of it the entire gauge of its operation. The most beautiful part of it is that the speculative investor or holding creature who benefits through your city's growth and enhancement just as much as the individual who has improved his property.

These few remarks are not speculative theories, but briefly describe the actual modus operandi as applied in the case of Torrance. The subject appeals to me as a field of great potential possibilities that only remain to be properly worked out.

In conclusion, it appears that the community responsibility to the Chamber of Commerce. The activities described herein are somewhat specific and are by no means the scope of the Chamber's activities. Its services are requisitioned for practically every reflection of the community's life. The examples illustrated herein are merely evidence that definite dividends do accrue to the city through many channels that oftentimes are not properly analyzed. In reality the Chamber of Commerce relationship to the community might be termed the "Department of Commerce," which is just as essential as other tax-supported departments, and while divorced from political connection, or the control of municipal administrative agencies, nevertheless is justly entitled to the city's financial support.

Eugene Weber of Lexington, Mo., is visiting at the home of his brother, W. K. Weber, of Oak street.

Mrs. V. Platnicky of Narbonne avenue has returned from a visit to Catalina.

Mr. and Mrs. Fred Barnham and family, who have been house guests of Mr. and Mrs. Harry Gaudin of 25th street, have returned to their home in Columbia, South America.

LOMITA Notes

Mrs. C. P. Roberts and son Preston, of Miller street, were dinner guests Friday of Mrs. Anna Roberts of Los Angeles.

Mr. and Mrs. W. N. Shahan of Los Angeles were guests Sunday of Mrs. S. A. Wheaton.

Mr. and Mrs. H. L. Johnson and daughters, of 257th street, and Mr. and Mrs. E. Neutebaum camped at Orange County Park Sunday and Monday.

Mr. and Mrs. H. R. Tulp and son Donald camped at Anaheim Landing over Sunday and Monday.

Guests Sunday of Mr. and Mrs. Tom Tade of Oak street were Mr. and Mrs. Scott Sipperelle and son Zeke, of Compton.

Mr. and Mrs. E. A. Wilcox and family, of Flower street, enjoyed a three-days camping trip at Santa Barbara and other points of interest.

Mr. and Mrs. J. H. Beckham and Miss Juanita Henley camped at Huntington Beach over the weekend and holiday.

Weekend guests of Mr. and Mrs. Renaldo Tomassi of 257th street were Mr. and Mrs. John Venturini of San Bernardino.

Misses Nelle and Winifred Yeakel, of Ft. Scott, Kan., were weekend guests of Mr. and Mrs. Andrew Synott of 257th street.

Mrs. Georgia Holt of Long Beach spent Saturday with her sister, Mrs. Blanche Skoglund, of Narbonne avenue.

Mr. and Mrs. William Bollman were guests Monday of Mr. and Mrs. J. J. Almond of Pasadena.

Mr. and Mrs. A. L. Owens and family, of Star street, leave tomorrow for a vacation at Oakland.

Mr. and Mrs. Henry Robinson of Cypress street enjoyed a motor trip to Santa Barbara on Labor Day.

Most of us fellows have sufficient imaginative powers to turn this factor or ratio over in our minds and apply any multiple application of it mentally, and thus conclude of it the entire gauge of its operation. The most beautiful part of it is that the speculative investor or holding creature who benefits through your city's growth and enhancement just as much as the individual who has improved his property.

Mr. and Mrs. F. F. Ferguson of Redondo boulevard were dinner guests Sunday of Mr. and Mrs. Frank Ferrier of Glendale.

Mr. and Mrs. F. J. Madden are enjoying a vacation at Big Pines.

Mr. and Mrs. Roy Hathaway and family, of Pennsylvania avenue, were entertained over the weekend and holiday by Mr. and Mrs. Gilbert Drinkwater of Lakeside.

House guests of Mr. and Mrs. Elmer Bascom, who have just returned from an eastern trip, are Mr. and Mrs. Elvie Bascom and Miss Edna Bascom, of Emporia, Kan.

Mr. and Mrs. Roy Wilcox and family, of Redondo boulevard, spent the weekend with friends in Whittier.

Mr. and Mrs. Christensen have moved from the Tonkin property on Flower street to the Caldwell bungalow on Eshelman avenue.

Mr. and Mrs. George Taylor and Mr. and Mrs. J. W. Barnes were guests Friday evening of Mr. and Mrs. F. J. Zeller of Redondo Beach. Other guests were Mr. and Mrs. Harry Phillips of San Pedro and Capt. and Mrs. S. N. Dancy.

Mrs. Sue Schmidt and son Albert and their host, Hugo Schmidt, and Miss Ruth Greenlund were San Diego visitors Sunday and Monday.

Joseph Dietrich and son Francis and Mrs. Paul Sparks and daughter were Monday guests of Mr. and Mrs. Charles Ganster.

Mr. and Mrs. J. H. Worthington have returned to their home on Cherry street from a visit with Mr. and Mrs. Julius Schultz of Santa Cruz. Mr. and Mrs. Schultz formerly lived on Eshelman avenue.

Miss Fanny Mork, local operator, joined a party of friends on a trip to Camp Baldy Monday.

William Casey of Hermosa Beach was a guest Saturday at the home of his sister, Mrs. H. D. Lynne, of Woodard avenue.

A weekend and holiday camping party at Cedar Creek included Mr. and Mrs. H. B. Underman and daughter May, Mr. and Mrs. Jack McKinney, and Mr. and Mrs. J. Johnson.

Mrs. Frank Buker and Mrs. E. W. Brumpton were Los Angeles visitors Wednesday.



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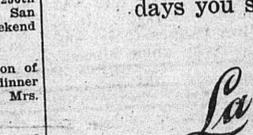
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